



## **General Information and FAQs**

### **National League of Cities – Prescription Drug Discount Card**

#### **What the Prescription Discount Card is:**

The NLC prescription discount card is designed to help residents save money on prescriptions that are not covered by insurance. The program is offered in collaboration with the National League of Cities through their member cities. The program is not insurance.

#### **Who it is for:**

The card is offered to all city residents, there are no age or income restrictions. There are no restrictions and no limits on how many times individuals can use the card. One card can be used by all family members.

#### **Savings:**

While savings may vary by drug and by pharmacy, the NLC prescription discount card program provides average savings of 20%. Residents will pay the negotiated discount price offered through the program or the pharmacy's retail price whichever is lower.

#### **What the program costs:**

The card is FREE. There is no cost to the city or to the residents to use the card. There are no enrollment fees and no membership fees. Residents just pay the prescription cost less any applicable discounts.

#### **How residents access the program:**

There is no waiting period. City residents simply present their card at a participating pharmacy. More than 59,000 pharmacies nationwide participate in the program, including the major chains as well as many independent pharmacies.

#### **Additional features:**

A dedicated toll-free number is provided for residents to access CVS Caremark's award winning customer care and a program Web site is available for residents to access program tools and information.

#### **About CVS Caremark**

The NLC prescription discount card is administered by CVS Caremark the largest provider of prescriptions and related health care services in the nation. CVS Caremark has administered prescription discount programs since 1992.

This is not insurance. Savings are only available at participating pharmacies. Savings may vary by drug and by pharmacy. By using this card, residents agree to pay the entire prescription cost less any applicable discount.

## **Frequently Asked Questions (FAQ)**

### **I just received my card. Can I use it right away?**

Yes, just use your card to start saving immediately. Present your prescription discount card at a participating retail pharmacy when you fill or refill your prescriptions.

### **How much does the card cost?**

Your prescription discount card is provided to you free of charge. You pay the cost of the prescription less any applicable discount.

### **Does everyone in my family need an individual card?**

No. Everyone in the family may use the same card if desired.

### **Can I use this card to get discounts on my pet's medications?**

Yes, if your pet has been prescribed a medication that is also used to treat a human condition, you may receive a discount on the medication by taking the prescription to a participating retail pharmacy.

### **Can I use my card to get discounts on over-the-counter products and non-prescription medications?**

Not usually. However, discounts are available for many diabetic supplies.

### **How is this prescription discount program different from traditional prescription insurance?**

This is not insurance; it is a prescription discount program. The card provides immediate discounts at participating retail pharmacies. Upon presenting your card to the pharmacist, you will pay the lower of a discounted price or the pharmacy's regular retail price. There are no claim forms to fill out and no limit to the number of times you can use the card. These discounts are available only at participating retail pharmacies.

### **Can I use my prescription discount card with my current insurance benefit to reduce my costs?**

Your card cannot be used in conjunction with other insurance. However, you are encouraged to use your card to purchase prescriptions anytime they are not covered by your insurance plan.

### **Can I still use my prescription discount card if I sign up for a Medicare prescription plan?**

Yes, you can use your prescription discount card anytime you need to purchase a prescription that is not covered by your Medicare prescription plan or any other insurance.

### **Should I use my prescription discount card during my deductible and coverage gap periods of coverage for covered medications?**

No. Only use your prescription discount card to purchase non-covered medications.

### **Can I use my prescription discount card in addition to my Medicare prescription plan and get additional discounts?**

No. You need to present either your Medicare prescription plan card or your prescription discount card. Only use your prescription discount card when purchasing medications not covered by your Medicare prescription plan.

### **I'm not going to sign-up for a Medicare prescription plan; can I still use my prescription discount card?**

Yes, you can continue to use your prescription discount card just as you do today.

## **Pharmacy and Pricing Questions**

### **Which pharmacies accept the card?**

The prescription discount card is accepted at more than 59,000 retail pharmacies nationwide, including the major chains as well as many independent pharmacies.

Ask your local pharmacy if they participate or visit [www.caremark.com/nlc](http://www.caremark.com/nlc) or call toll free 1-888-620-1749 to find out if a specific pharmacy participates in the program.

### **How much will I save?**

While savings on each prescription may vary, you can save an average of 20 percent off of the pharmacy's regular retail prices for prescription drugs. In addition, you may save even more on select medications.

### **Will I always receive the lowest price?**

Yes. You will receive the best price available to you through this program at the participating pharmacy. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will pay the lower price.

### **Can I find out the discounted price of my prescriptions before going to the pharmacy?**

Because prices can vary by location, only the actual pharmacy can tell you the exact price of the prescription. However, you can look up an estimated price for medications at [www.caremark.com/nlc](http://www.caremark.com/nlc) or call toll free 1-888-620-1749.

### **Why did the price of my prescription change since the last time I purchased the prescription?**

Drug prices may vary from pharmacy to pharmacy. Even pharmacy chains have different prices in their stores depending on the population they are servicing. Additionally, manufacturers' drug prices change periodically.

### **Will I save 20 percent on all my medications?**

Because a pharmacy's retail price or usual and customary charge can differ greatly by pharmacy, your exact percentage of savings may vary depending on the prescription drug and the price you have paid before.

### **Should I use my prescription discount card at a retail pharmacy with a flat rate generic pricing plan?**

Yes, always present your prescription discount card when buying prescriptions not covered by insurance. For a medicine on a generic pricing plan you will pay either the flat rate or the prescription discount card price, whichever is lower.